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## IN THE CLAIMS

1. (currently amended)     A multimedia communications system that provides for adding value to prepaid accounts comprising:

a first processor that monitors a prepaid account associated with a user terminal to determine whether a balance for the prepaid account is below a predetermined threshold during a first communications session that uses the prepaid account;

a second processor that notifies a user terminal of a status of the balance if the balance is below the predetermined threshold; and

a third processor that initiates an interactive session with the user terminal to add value to the balance for the prepaid account while communications are maintained on the first communications session, where the interactive session is independent of the first communications session.

2. (original)   The system of claim 1 wherein the first processor, the second processor and the third processor are a same processor.

3. (original)   The system of claim 1 wherein at least two of the first processor, the second processor and the third processor are a same processor.

4. (original)   The system of claim 1 wherein the second processor notifies the user terminal by causing display of at least one of a visual and audible indication on the user terminal.

5. (original)   The system of claim 1 wherein the interactive session includes a user providing a credit card payment.

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6. (original)   The system of claim 1 wherein the interactive session includes at least one of a text response, a two-way voice communication and a connection to a data network.

7. (original)   The system of claim 1 wherein the interactive session includes a user authorizing use of an account previously associated with the prepaid account.

8. (currently amended)   A method for replenishing a prepaid account during a communications session, the method comprising the steps of:

determining whether a balance for a prepaid account is below a predetermined threshold during a first communications session that uses the prepaid account;

if the balance is below the predetermined threshold, notifying a user of a status of the balance; and

_____initiating an interactive session with the user to add value to the balance for the prepaid account while maintaining communications on the first -communications session, where the interactive session is independent of the first communications session.

9. (original)   The method of claim 8 wherein the step of notifying a user includes causing display of at least one of a visual and audible indication on a user terminal.

10. (original) The method of claim 8 wherein the interactive session includes the user providing a credit card payment.

11. (original) The method of claim 8 wherein the interactive session

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includes at least one of a text response, a two-way voice communication and a connection to a data network.

12. (original) The method of claim 8 wherein the interactive session includes the user authorizing use of an account previously associated with the prepaid account.